

EXHIBIT D

American General

Life Companies

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September 28, 2010

David Jaroslawicz
225 Broadway, 24th Floor
New York, New York 10007

Re: Bluma Teller
Policy No. U10024103L

Dear Mr. Jaroslawicz:

American General Life Insurance Company (AGL") is in receipt of your letter dated September 2, 2010. According to your letter, your firm represents the trustee of the Bluma Teller ILIT Trust ("Trust").

You request a decision as to whether or not AGL would have issues with the Trust being funded by the trust or anyone other than Bluma Teller or her immediate family. Please be advised that AGL company policy is to make claims decisions at the time a claim is submitted and each claim is decided on a case by case basis. Without more specific information regarding the Payor of Ms. Teller's policy, I cannot fully address your inquiry.

Please advise your client that the policy went into grace on August 12, 2010. Our records show that correspondence was sent to the Trust explaining the amount of premiums due in order to keep the policy in good standing.

If you have any further questions, you may contact me directly.

Very truly yours,



Evan Koch